

CLAIMS

What is claimed is :

1. (Amended) A data processing system for executing an e-financial transaction in an account having at least one customer specified secure parameter, comprising:
 - a central controller including a CPU and a memory operatively connected to said CPU;
 - at least one terminal, adapted for communicating with said central controller, by transmitting the secure parameter to said central controller; said memory in said central controller containing a program, adapted to be executed by said CPU, for executing e-financial transactions for the secure parameter, wherein the secure parameter is a password or code; wherein said central controller receives the secure parameter from said terminal and executes the e-financial transaction for the account based upon the secure parameter, without requiring access to personal financial, banking, or credit card information.